

EXHIBIT B

AIC 0000304762

THIS POWER OF ATTORNEY IS NOT VALID UNLESS IT IS PRINTED ON BLUE BACKGROUND.

This Power of Attorney limits the acts of those named herein, and they have no authority to bind the Company except in the manner and to the extent herein stated. Not valid for Note, Loan, Letter of Credit, Currency Rate, Interest Rate or Residential Value Guarantees.

POWER OF ATTORNEY

Know All Persons By These Presents:

That the Arch Insurance Company, a corporation organized and existing under the laws of the Slate of Missouri, having its principal administrative office in Jersey City, New Jersey (hereinafter referred to as the "Company") does hereby appoint of Puerto Rico

DEPARTMENT OF FINANCE
Correspondence and Consulting Office

Christina Goldman, Michael R. Mohan and Shannon R. Bowman of Alpharetta, GA (EACH **RECEIVED**

21 SEP 2020

Its true and lawful Attorney(s) in Fact, to make, execute, seal, and deliver from the date of-
surety, and as its act and deed:

Any and all bonds, undertakings, recognizances and other surety obligations, in the penal ^{secretary of finance}
sum not exceeding
Ninety Million Dollars (\$90,000,000.00); ,

- "This authority does not permit the same obligation to be split into two or more bonds. In order to bring each such bond within the dollar limit of authority as set forth herein.

The execution of such bonds, undertakings, recognizances and other surety obligations in pursuance of these presents shall be as binding upon the said Company as fully and amply to all intents and purposes, as if the same had been duly executed and acknowledged by its regularly elected officers at its principal administrative office in Jersey City, New Jersey.

This Power of Attorney is executed by authority of resolutions adopted by unanimous consent of the Board of Directors of the Company on September 15, 2011, true and accurate copies of which are hereinafter set forth and are hereby certified to by the undersigned Secretary as being in full force and effect:

"VOTED. That the Chairman of the Board, the President, or the Executive Vice President, or any Senior Vice President, of the Surety Business Division, or their appointees; designated in writing and filed with the Secretary, or the Secretary shall have the power and authority to appoint agents and attorneys-in-fact, and to authorize them subject to the limitations set forth in their respective powers of attorney, to execute on behalf of the Company, and attach the seal of the Company thereto, bonds, undertakings, recognizances and other surety obligations obligatory in the nature thereof, and any such officers of the Company may appoint agents for acceptance of process."

This Power of Attorney is signed, sealed and certified by facsimile under and by authority of the following resolution adopted by the unanimous consent of the Board of Directors of the Company on September 15, 2011:

VOTED, That the signature of the Chairman of the Board, the President, or the Executive Vice President, or any Senior Vice President, of the Surety Business Division, or their appointees designated in writing and filed with the Secretary, and the signature of the Secretary, the seal of the Company, and certifications by the Secretary, may be affixed by facsimile on any power of attorney or bond executed pursuant to the resolution adopted by the Board of Directors on September 15, 2011, -and any such power so executed, sealed and certified with respect to any other undertaking to which it is attached, shall continue to be valid and binding upon the Company.

AIC 0000304762

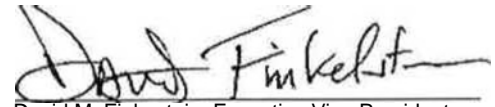
In Testimony Whereof, the Company has caused this instrument to be signed and its corporate seal to be affixed by their authorized officers, this 2nd day of March, 2020.

Attested and Certified

ARCH INSURANCE COMPANY

Patrick K. Nails, Secretary




David M. Finkelstein, Executive Vice President

STATE OF PENNSYLVANIA SS

COUNTY OF PHILADELPHIA SS

I, Michele Tripodi, a Notary Public, do hereby certify that Patrick K. Nails and David M. Finkelstein personally known to me to be the same persons whose names are respectively as Secretary and Executive Vice President of the Arch Insurance Company, a Corporation organized and existing under the laws of the State of Missouri, subscribed to the foregoing instrument, appeared before me this day in person and severally acknowledged that they being thereunto duly authorized signed, sealed with the corporate seal and delivered the said instrument as the free and voluntary act of said corporation and as their own free and voluntary acts for the uses and purposes therein set forth.

COMMONWEALTH OF PENNSYLVANIA

NOTARIAL SEAL
MICHELE TRIPODI, Notary Public
City of Philadelphia, Phila. County
My Commission Expires July 31, 2021

Michell Tripodi, Notary Public
My commission expires 07/31/2021

CERTIFICATION

I, Patrick K. Nails, Secretary of the Arch Insurance Company, do hereby certify that the attached Power of Attorney dated March 2, 2020 on behalf of the person(s) as listed above is a true and correct copy and that the same has been in full force and effect since the date thereof and is in full force and effect on the date of this certificate; and I do further certify that the said David M. Finkelstein, who executed the Power of Attorney as Executive Vice President, was on the date of execution of the attached Power of Attorney the duly elected Executive Vice President of the Arch Insurance Company.

IN TESTIMONY WHEREOF, I have hereunto subscribed my name and affixed the corporate seal of the Arch Insurance Company on this day of, 20.


Patrick K. Nails, Secretary

This Power of Attorney limits the acts of those named therein to the bonds and undertakings specifically named therein and they have no authority to bind the Company except in the manner and to the extent herein stated.

**PLEASE SEND ALL CLAIM INQUIRIES RELATING
TO THIS BOND TO THE FOLLOWING ADDRESS:**

**Arch Insurance - Surety Division 3 Parkway, Suite
1500 Philadelphia, PA 19102**



Model SC 2058
Revised August 16, 2011

Government of Puerto Rico
DEPARTMENT OF FINANCE
Internal Revenue Area

**IMPORTER
GUARANTEE**

**GUARANTEE FOR THE PAYMENT OF TAXES, FINES,
INTEREST AND PENALTIES ON ARTICLES OF USE AND CONSUMPTION**

Taxpayer's Name

BED BATH & BEYOND INC

Tax Registration Number

0127629-0004

Mailing Address.

ATTN TAX DEPARTMENT
650 LIBERTY AVE
UNION NJ 07083-8130

Phone Number - Extension (908)
855-4328

Social Security Number

11-2250488

Bond Number

SU1168136

Business Address

Amount

\$1,000,000.00

Email

Government of
Puerto Rico
DEPARTMENT OF FINANCE
TREASURY
Office of Correspondence and
[illegible]

21 SEP 2020

WITHOUT PAYMENT

WHEREAS, the above-mentioned taxpayer, pursuant to the PUERTO RICO INTERNAL REVENUE CODE, ACT 120 OF OCTOBER 31, 1994, AS AMENDED, OR THE INTERNAL REVENUE CODE FOR A NEW PUERTO RICO, ACT 1 OF JANUARY 31, 2011, AS AMENDED, requests the Secretary of the Treasury to be permitted to file the Section(s) of Law described below:

SECRETARY OF FINANCE

THIS BOND SHALL COVER SECTIONS 3020.10, 3020.11 AND SECTION 4041.02(b) OF LAW NUMBER 4041.02(b). 46 OF JUNE 30, 2013 AND ARTICLE 2009 (C)-4 OF REGULATION NO. 7437

WHEREAS, the commercial activity of this taxpayer merits, in the opinion of the Secretary, that the aforementioned bond be formalized so that the undersigned may enforce the rights granted to him by law.

WHEREAS, the aforementioned taxpayer has complied with all the legal formalities and requirements prior to the provision of the aforementioned bond.

WHEREAS, the bond to be posted by the taxpayer has been set by the Secretary at \$1,000,000.00, effective AUGUST 25TH, 2020 in the amount of

WHEREAS, BED BATH & BEYOND INC.

ARCH INSURANCE COMPANY _____ we, the taxpayer and guarantor, hereby state that we are firmly committed to with the Commonwealth of Puerto Rico for the amount of the bond assigned in legal currency of the United States of America, and for the payment of which we pledge and bind our heirs, executors, administrators, successors and assigns, jointly and severally, being this bond to respond to the Secretary of the Treasury of Puerto Rico for the faithful compliance by the taxpayer of its obligation to pay the taxes on what is introduced and/or manufactured in Puerto Rico and taxed in the Internal Revenue Code of Puerto Rico, Act 120 of October 31, 1994, as amended, or in the Internal Revenue Code for a New Puerto Rico, Act 1 of January 31, 2011, as amended, within the statutory term applicable to the taxpayer hereby bonded, as well as the fines, interest and penalties that may be imposed on said taxpayer for failure to pay the taxes bonded within the term prescribed for such purpose.

This bond shall remain in full effect, force and value, for the period that the taxpayer is under the system of payment of the taxes described in the first paragraph of this document, and for the period of the commercial activity for which the provision of the concept of the bond is required under the Code.

This bond shall become inactive upon failure to present evidence of continuity or evidence of payment of the premium at the expiration date of the bond.

This bond shall be cancelled once the surety and/or principal request the cancellation thereof and the Secretary of the Treasury or his legal successor notifies his acceptance, as well as any tax due for the period covered by the bond.

In witness whereof we have hereunto set our signatures today this 25th day of AUGUST 2020

By [Signature]
BED BATH & BEYOND INC
Contribuyente
ARCH INSURANCE COMPANY
Fiador

Jorge L. Bacó Matos

BED BATH & BEYOND INC

ATTN: TAX DEPARTMENT 700 LIBERTY AVE., UNION, NJ 07083

Address

ARCH INSURANCE COMPANY

1601 CHERRY STREET, 3 PARKWAY, SUITE 1500

PHILADELPHIA, PA 19102

Address

-- ATTORNEY-IN-FACT

..

- - ACKNOWLEDGMENT OF PRINCIPAL AND GUARANTOR

AFFIDAVIT FROM THE TAXPAYER:

I, STEVEN TAPLITS _____ under oath I declare that my name is
as stated above, that I am of legal age, of legal status, and that I am _____ and a resident of NEW JERSEY ~~Puerto Rico~~, and
that I am VICE PRESIDENT - TAX of the firm BED BATH& BEYOND INC. _____ which I represent.

Sworn and signed before me by STEVEN TAPLITS _____ of the age of majority and a resident of NEW JERSEY
Puerto Rico, whom I STEVEN TAPLITS personally know at UNION, NEW JERSEY ~~Puerto Rico~~, on the day of AUGUST 25, 2020 -

JILLIAN..... A LYKIN
COMMISSION # 50120008
NOTARY PUBLIC OF NEW JERSEY MY COMMISSION EXPIRES

Affidavit Number _____ 1/09/2025

[SIGNATURE]

Public Notary

AUGUST 25, 2020

Date

AFFIDAVIT OF INSURANCE COMPANY:

Affidavit Number _____

Public Notary

AFFIDAVIT OF THE GUARANTOR:

Note: The Excise Tax Office or the Bureau of Alcoholic Beverages and Licenses must make a prior review of the case in order to issue this form).

Conservation Period: Six (6) years after cancellation of the policy or liquidation of the debt.

Company #: 3116915



Commonwealth of Puerto Rico

OFFICE OF THE COMMISSIONER OF INSURANCE

Certificate of Authority

This is to certify that

**ARCH INSURANCE
COMPANY**

2345 Grand Boulevard
Suite 900
Kansas City MO 64108

Government of Puerto Rico
FINANCE DEPARTMENT
Office of Correspondence and Conservation
RECEIVED

21 SEP. 2020

- GENERAL CORRESPONDENCE WITHOUT PAYMENT

has complied with the corresponding requirements of the Insurance Code of Puerto Rico
----- and
is therefore granted authority to transact, within Puerto Rico Casualty, Disability, Property, Surety
insurance.

This authorization shall be in force from July 01, 2020 to June 30, 2021 unless previously
suspended, revoked or terminated pursuant to the law and regulations in force.

In witness whereof, I hereunto subscribe my name and affix my official seal at San Juan, Puerto
Rico, this 16th day of June, 2020.



Rafael Cestero Chief Deputy
Commissioner

Global Insurance Agency, LLC
PO BOX 9023918
SAN JUAN PR 00902

License No: 13577

Commonwealth of Puerto Rico

NPN: 6885009

OFFICE OF THE COMMISSIONER OF INSURANCE
Global Insurance Agency, LLC

257 CALLE RECINTO ON FLOOR 2DO. SAN JUAN PR 00901

This is to certify that pursuant to requirements of the Insurance Code of Puerto Rico the Puerto Rico with the authority listed below.

Government of Puerto Rico above named is
qualified to do business in Puerto Rico with the
authority listed below.

RECEIVED

21 SEP. 2020

LICENSE/REGISTRATION	LICENSE ISSUE DATE	EXPIRATION DATE	LICENSE DATE
Authorized Representative	04/01/2019	03/31/2021	
General Agent	04/01/2019	03/31/2021	
Surplus Lines Broker	02/26/2020	03/31/2021	

LINE OF AUTHORITY

SECRETARY OF FINANCE

This qualification shall remain in effect until the expiration date, when applicable, unless previously suspended, revoked or terminated pursuant to the law and regulations in force.

To validate the accuracy of this license you may review the same at <https://sbs.naic.org/solar-web/pages/public/lookup/lookupLanding.jsf>



Rafael Cestaro Chief Deputy
Commissioner